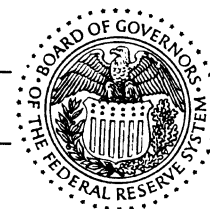


FEDERAL RESERVE statistical release



These data are scheduled for release at 4:15 p.m. eastern time each Friday.

H.4.2(504)

April 5, 1996

WEEKLY CONSOLIDATED CONDITION REPORT OF LARGE COMMERCIAL BANKS IN THE UNITED STATES (Millions of dollars)

ASSETS	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Mar 27, 1996	change since		Mar 27, 1996	change since	
		Mar 20, 1996	Mar 29, 1995		Mar 20, 1996	Mar 29, 1995
1 Cash and balances due from depository institutions	110,556	1,214	4,497	16,611	111	360
2 U.S. government securities	285,130	1,000	-7,055	45,429	-1,539	4,535
3 Trading account	26,624	-168	7,423	--	--	--
4 Investment account	258,506	1,168	-14,479	--	--	--
5 Mortgage-backed securities ¹	112,283	2,457	19,228	--	--	--
6 All other maturing in: 1 year or less	35,911	-687	-10,138	--	--	--
7 Over 1 through 5 years	61,437	104	-11,022	--	--	--
8 Over 5 years	48,875	-707	-12,547	--	--	--
9 Other securities	120,023	147	-5,774	42,555	-162	28,402
10 Trading account	1,667	129	206	--	--	--
11 Investment account	63,841	-280	3,746	--	--	--
12 State and local government securities	18,905	6	-1,501	--	--	--
13 Maturing in: 1 year or less	4,205	-9	-1,397	--	--	--
14 Over 1 year	14,700	15	-105	--	--	--
15 Other bonds, stocks, and securities	44,936	-287	5,247	--	--	--
16 Other trading account assets	54,515	299	-9,725	--	--	--
17 Federal funds sold ²	102,319	-3,799	-768	30,121	1,952	696
18 To commercial banks in the U.S.	71,215	-1,009	-38	7,812	1,864	174
19 To nonbank brokers and dealers	26,064	-2,593	1,403	--	--	--
20 To others ³	5,040	-196	-2,134	22,308	88	521
21 Other loans and leases, gross	1,286,273	152	98,939	183,599	239	12,752
22 Commercial and industrial	356,043	565	22,500	120,665	-582	10,244
23 Bankers' acceptances and commercial paper	1,601	-25	-255	5,188	39	1,959
24 All other	354,442	591	22,756	115,478	-621	8,286
25 U.S. addressees	351,706	614	22,390	109,296	-680	6,678
26 Non-U.S. addressees	2,735	-23	365	6,182	59	1,607
27 Real estate loans	506,602	-680	36,595	20,374	-313	-3,912
28 Revolving, home equity	47,764	-61	1,288	--	--	--
29 All other	458,838	-620	35,307	--	--	--
30 Loans to individuals	247,382	-198	9,025	--	--	--
31 Loans to financial institutions	71,360	537	15,734	30,084	769	3,119
32 Commercial banks in the U.S.	39,930	138	3,744	3,319	176	-2,011
33 Banks in foreign countries	3,218	136	304	2,755	84	651
34 Nonbank financial institutions	28,212	264	11,686	24,009	510	4,479
35 Loans for purchasing and carrying securities	15,947	-260	1,276	5,781	265	1,271
36 Loans for agricultural production	6,556	51	322	--	--	--
37 Loans to states and political subdivisions	10,590	67	-532	--	--	--
38 Loans to foreign governments and official institutions	1,084	-18	57	594	-75	181
39 All other loans ⁴	26,112	48	2,616	6,100	174	1,848
40 Lease financing receivables	44,598	39	11,346	--	--	--
41 Less: Unearned income	1,791	-2	113	--	--	--
42 Loan and lease reserve ⁵	33,123	-324	-1,311	--	--	--
43 Other loans and leases, net	1,251,359	478	100,137	--	--	--
44 Other assets	143,347	-1,562	12,222	36,785	280	-6,042
45 TOTAL ASSETS ⁶	2,012,734	-2,522	103,260	384,107	-878	46,991

NOTE TO USERS: Data on this release are affected by acquisitions of assets and liabilities from banks outside the reporting panel as a result of mergers. Merger-adjusted balance sheets for large domestic banks, as well as for other domestic banks, are published weekly in the Federal Reserve statistical release H.8, "Assets and Liabilities of Commercial Banks in the United States."

Additional footnotes appear on the following page.

LIABILITIES	Domestic Offices of Domestically Chartered Banks			U.S. Branches and Agencies of Foreign Banks		
	Mar 27, 1996	change since		Mar 27, 1996	change since	
	Mar 20, 1996	Mar 29, 1995		Mar 20, 1996	Mar 29, 1995	
46 Deposits	1,198,230	-4,757	61,375	105,989	947	5,602
47 Demand deposits ⁷	294,123	-2,117	15,010	3,954	331	-562
48 Individuals, partnerships, and corporations	250,748	-1,213	14,766	3,124	202	-201
49 Other holders	43,374	-904	245	830	129	-360
50 States and political subdivisions	8,219	-408	754	--	--	--
51 U.S. government	1,687	-272	-96	--	--	--
52 Depository institutions in the U.S.	20,101	-358	2,838	--	--	--
53 Banks in foreign countries	5,468	-283	8	--	--	--
54 Foreign governments and official institutions	604	-91	-152	--	--	--
55 Certified and officers' checks	7,296	508	-3,107	--	--	--
56 Other transaction deposits ⁸	84,604	-450	-39,200	--	--	--
57 Nontransaction deposits	819,504	-2,190	85,565	102,035	616	6,163
58 Individuals, partnerships, and corporations	794,577	-2,202	84,043	71,574	-139	6,239
59 Other holders	24,926	12	1,522	30,461	755	-75
60 States and political subdivisions	22,027	-76	2,588	--	--	--
61 U.S. government	728	-19	-1,124	--	--	--
62 Depository institutions in the U.S.	1,879	128	184	--	--	--
63 Foreign governments, official institutions, and banks	292	-20	-127	--	--	--
64 Borrowings ⁹	402,703	-7,696	22,021	70,075	-5,490	-11,271
65 Federal funds purchased ¹⁰	--	--	--	43,941	-3,199	2,969
66 From commercial banks in the U.S.	--	--	--	8,730	-120	1,405
67 From others	--	--	--	35,211	-3,079	1,563
68 From Federal Reserve Banks	0	0	0	--	--	--
69 Treasury tax and loan notes	11,733	-4,091	6,970	--	--	--
70 Other liabilities for borrowed money ¹¹	390,970	-3,605	15,051	26,133	-2,291	-14,240
71 To commercial banks in the U.S.	--	--	--	4,381	137	-1,648
72 To others	--	--	--	21,753	-2,428	-12,592
73 Other liabilities (including subordinated debt)	214,507	10,149	870	58,826	-279	20,411
74 TOTAL LIABILITIES ¹²	1,815,441	-2,305	84,267	384,107	-878	46,991
75 Residual (Total assets less total liabilities) ¹³	197,293	-217	18,993	-0	-0	-0
MEMORANDA						
76 Total loans and leases, gross, adjusted, plus securities ¹⁴	1,682,600	-1,629	81,636	290,571	-1,550	48,222
77 Time deposits in amounts of \$100,000 or more	116,416	-1,262	9,958	--	--	--
78 Loans sold outright to affiliates ¹⁵	1,125	-11	559	--	--	--
79 Commercial and industrial	269	-2	-26	--	--	--
80 Other	856	-10	585	--	--	--
81 Foreign branch credit extended to U.S. residents ^{16,17}	27,162	-192	3,653	--	--	--
82 Net due to related institutions ¹⁷	73,999	-6,560	-12,842	120,209	5,703	25,961

Footnotes

1. Includes certificates of participation, issued or guaranteed by agencies of the U.S. government, in pools of residential mortgages.
2. Includes securities purchased under agreements to resell.
3. For U.S. branches and agencies of foreign banks includes transactions with nonbank brokers and dealers in securities.
4. For U.S. branches and agencies of foreign banks includes lease financing receivables.
5. Includes allocated transfer risk reserve.
6. Includes net due from related institutions abroad for U.S. branches and agencies of foreign banks having a net due from position.
7. For U.S. branches and agencies of foreign banks includes other transaction deposits.
8. Includes NOW, ATS, and telephone and pre-authorized transfer savings deposits.
9. Includes borrowings only from other than directly related institutions.
10. Includes securities sold under agreements to repurchase.
11. For domestically chartered banks includes federal funds purchased and securities sold under agreements to repurchase.
12. Includes net due to related institutions abroad for U.S. branches and agencies of foreign banks having a net due to position.
13. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
14. Excludes loans to and federal funds transactions with commercial banks in the U.S. At the district level this also excludes trading account securities.
15. Affiliates include a bank's own foreign branches, nonconsolidated nonbank affiliates of the bank, the bank's holding company (if not a bank), and nonconsolidated nonbank subsidiaries of the holding company.
16. Credit extended by foreign branches of domestically chartered weekly reporting banks to nonbank U.S. residents. Consists mainly of commercial and industrial loans, but includes an unknown amount of credit extended to other than nonfinancial businesses.
17. For domestically chartered banks data are for the Wednesday preceding the date indicated.
18. Trading account securities and other trading account assets are not available on a district basis. They are included in other assets.

	Federal Reserve District							
	Boston	New York		Philadelphia	Cleveland	Richmond	Atlanta	
		district	city					
ASSETS								
1	Cash and balances due from depository institutions	6,598	24,267	18,318	4,374	7,783	9,844	10,475
2	U.S. government securities, investment account 18	14,839	73,040	50,698	6,812	23,045	31,473	28,124
3	Mortgage-backed securities ¹	5,421	43,857	32,630	721	10,502	9,337	10,769
4	All other maturing in: 1 year or less	3,004	6,935	3,395	3,323	1,463	5,178	4,204
5	Over 1 through 5 years	4,568	9,063	4,724	1,695	2,656	14,442	9,096
6	Over 5 years	1,846	13,185	9,949	1,074	8,424	2,516	4,054
7	Other securities, investment account 18	4,729	18,061	9,600	4,023	7,090	4,891	8,380
8	State and local government securities	1,431	5,984	4,045	950	894	1,195	2,165
9	Maturing in: 1 year or less	722	1,668	793	265	228	169	301
10	Over 1 year	709	4,316	3,252	685	665	1,026	1,864
11	Other bonds, stocks, and securities	3,298	12,078	5,556	3,073	6,196	3,696	6,215
12	Federal funds sold 2	9,206	37,246	25,873	2,647	4,195	9,335	12,114
13	To commercial banks in the U.S.	3,903	19,289	13,040	2,177	3,912	7,285	11,435
14	To nonbank brokers and dealers	3,884	16,409	11,443	248	283	1,334	629
15	To others	1,420	1,549	1,390	222	0	717	50
16	Other loans and leases, gross	66,012	248,949	172,662	90,274	118,644	133,290	133,666
17	Commercial and industrial	26,637	64,979	41,450	14,515	34,888	35,130	33,655
18	Bankers' acceptances and commercial paper	101	764	210	2	20	48	19
19	All other	26,537	64,216	41,240	14,513	34,868	35,082	33,636
20	U.S. addressees	26,465	63,893	40,982	14,488	34,756	34,769	33,031
21	Non-U.S. addressees	72	323	258	25	112	313	605
22	Real estate loans	24,161	93,370	59,694	22,790	42,322	59,124	62,390
23	Revolving, home equity	3,416	6,680	4,302	2,539	5,455	5,938	4,134
24	All other	20,744	86,690	55,392	20,251	36,868	53,186	58,256
25	Loans to individuals	6,749	39,375	25,344	46,304	24,719	20,522	27,109
26	Loans to financial institutions	1,864	25,268	24,376	1,502	5,144	7,978	2,123
27	Commercial banks in the U.S.	635	17,552	17,444	173	2,358	6,853	983
28	Banks in foreign countries	164	1,917	1,739	87	196	40	265
29	Nonbank financial institutions	1,064	5,799	5,192	1,242	2,590	1,085	875
30	Loans for purchasing and carrying securities	502	8,684	7,253	301	1,204	246	424
31	Loans for agricultural production	25	166	145	101	157	472	596
32	Loans to states and political subdivisions	245	1,848	966	712	1,157	2,188	1,899
33	Loans to foreign governments and official institutions	1	562	548	0	253	66	17
34	All other loans	1,732	6,524	5,944	432	2,962	3,918	2,279
35	Lease financing receivables	4,097	8,172	6,943	3,616	5,837	3,647	3,174
36	Less: Unearned income	9	1,025	879	82	115	67	143
37	Loan and lease reserve 5	1,722	11,622	9,780	2,291	2,303	2,237	2,239
38	Other loans and leases, net	64,281	236,302	162,002	87,901	116,226	130,987	131,283
39	Other assets 18	10,393	93,728	82,927	7,393	11,424	26,305	10,896
40	TOTAL ASSETS	110,048	482,645	349,419	113,150	169,762	212,836	201,272
LIABILITIES								
41	Deposits	66,607	241,522	154,332	60,223	102,121	118,138	142,683
42	Demand deposits	17,281	64,667	45,130	11,039	20,959	24,959	27,196
43	Individuals, partnerships, and corporations	14,300	53,790	36,343	8,900	18,406	21,912	23,630
44	States and political subdivisions	671	1,566	822	501	540	652	1,146
45	U.S. government	100	381	309	45	92	132	144
46	Depository institutions in the U.S.	1,814	2,667	2,277	1,121	1,240	1,320	1,612
47	Banks in foreign countries	76	4,105	3,769	124	42	47	158
48	Foreign governments and official institutions	1	461	441	1	0	107	0
49	Certified and officers' checks	319	1,697	1,168	348	638	791	507
50	Other transaction deposits 8	4,969	15,574	7,147	2,633	7,415	7,629	8,780
51	Nontransaction deposits	44,358	161,280	102,056	46,551	73,747	85,549	106,707
52	Individuals, partnerships, and corporations	43,366	153,601	98,353	46,111	71,836	83,773	101,908
53	States and political subdivisions	939	6,928	3,069	350	1,663	1,332	4,426
54	U.S. government	0	349	349	2	3	210	58
55	Depository institutions in the U.S.	53	372	255	88	245	77	312
56	Foreign governments, official institutions, and banks	0	29	29	0	0	157	2
57	Borrowings 9	24,076	85,891	62,676	31,528	39,095	57,571	31,284
58	From Federal Reserve Banks	0	0	0	0	0	0	0
59	Treasury tax and loan notes	1,121	1,494	1,054	472	1,278	848	635
60	Other liabilities for borrowed money 11	22,955	84,397	61,621	31,056	37,817	56,723	30,649
61	Other liabilities (including subordinated debt)	8,499	92,156	81,395	9,229	14,909	21,824	9,720
62	TOTAL LIABILITIES	99,183	419,569	298,403	100,981	156,125	197,533	183,687
63	Residual (Total assets less total liabilities) 13	10,865	63,076	51,016	12,169	13,637	15,303	17,585
MEMORANDA								
64	Total loans and leases, gross, adjusted, plus securities 14	90,249	340,455	228,349	101,407	146,703	164,852	169,866
65	Time deposits in amounts of \$100,000 or more	6,804	27,720	18,250	8,803	6,638	10,213	13,903

Federal Reserve District							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS							
1	Cash and balances due from depository institutions	12,884	3,155	2,057	1,779	7,515	19,824
2	U.S. government securities, investment account 18	22,395	7,785	2,285	5,298	14,148	29,261
3	Mortgage-backed securities 1	8,350	1,968	1,228	2,949	4,985	12,196
4	All other maturing in: 1 year or less	6,583	486	511	448	1,152	2,625
5	Over 1 through 5 years	3,948	2,457	212	1,037	6,508	5,755
6	Over 5 years	3,514	2,875	335	864	1,504	8,685
7	Other securities, investment account 18	3,981	1,867	750	708	3,038	6,323
8	State and local government securities	2,363	988	233	482	690	1,532
9	Maturing in: 1 year or less	322	101	33	67	54	273
10	Over 1 year	2,041	887	199	415	636	1,258
11	Other bonds, stocks, and securities	1,618	879	518	226	2,347	4,791
12	Federal funds sold 2	8,220	1,502	5,625	634	672	10,922
13	To commercial banks in the U.S.	5,955	1,092	4,634	634	636	10,263
14	To nonbank brokers and dealers	1,415	292	979	0	11	580
15	To others	850	118	12	0	24	79
16	Other loans and leases, gross	120,042	31,499	30,891	10,217	63,614	239,175
17	Commercial and industrial	52,473	8,957	7,837	3,157	22,698	51,117
18	Bankers' acceptances and commercial paper	415	3	1	9	7	214
19	All other	52,058	8,954	7,836	3,148	22,691	50,903
20	U.S. addressees	51,710	8,948	7,834	3,146	21,983	50,682
21	Non-U.S. addressees	348	6	1	2	707	221
22	Real estate loans	34,761	13,628	6,906	3,659	27,903	115,588
23	Revolving, home equity	3,423	1,138	397	212	485	13,947
24	All other	31,338	12,490	6,509	3,447	27,418	101,641
25	Loans to individuals	18,107	6,200	12,894	2,150	8,066	35,187
26	Loans to financial institutions	6,007	454	922	303	2,263	17,532
27	Commercial banks in the U.S.	725	79	26	291	33	10,221
28	Banks in foreign countries	128	3	0	2	215	202
29	Nonbank financial institutions	5,154	372	895	11	2,015	7,109
30	Loans for purchasing and carrying securities	2,249	297	393	26	271	1,348
31	Loans for agricultural production	292	72	37	355	188	4,093
32	Loans to states and political subdivisions	686	319	142	94	184	1,115
33	Loans to foreign governments and official institutions	6	4	5	0	150	19
34	All other loans	2,523	596	867	332	1,389	2,560
35	Lease financing receivables	2,939	972	889	141	501	10,615
36	Less: Unearned income	129	21	3	5	0	191
37	Loan and lease reserve 5	2,389	500	689	199	806	6,126
38	Other loans and leases, net	117,525	30,978	30,199	10,012	62,808	232,857
39	Other assets 18	21,105	2,697	3,290	798	6,487	31,638
40	TOTAL ASSETS	186,109	47,984	44,206	19,230	94,667	330,825
LIABILITIES							
41	Deposits	103,443	30,867	19,693	15,080	57,728	240,125
42	Demand deposits	27,178	6,787	5,844	4,391	16,461	67,360
43	Individuals, partnerships, and corporations	22,812	5,096	4,899	3,633	14,542	58,828
44	States and political subdivisions	580	138	86	71	253	2,015
45	U.S. government	190	35	24	39	64	442
46	Depository institutions in the U.S.	2,792	1,368	706	526	1,149	3,787
47	Banks in foreign countries	218	5	11	42	34	607
48	Foreign governments and official institutions	1	0	0	0	2	31
49	Certified and officers' checks	584	144	119	81	418	1,650
50	Other transaction deposits 8	8,132	1,819	1,179	1,688	2,113	22,672
51	Nontransaction deposits	68,133	22,261	12,670	9,001	39,154	150,093
52	Individuals, partnerships, and corporations	65,158	21,692	12,307	8,469	38,176	148,181
53	States and political subdivisions	2,654	564	53	378	969	1,770
54	U.S. government	19	0	0	7	5	73
55	Depository institutions in the U.S.	302	4	309	45	4	67
56	Foreign governments, official institutions, and banks	0	0	0	101	0	2
57	Borrowings 9	43,608	11,005	16,116	2,421	25,056	35,051
58	From Federal Reserve Banks	0	0	0	0	0	0
59	Treasury tax and loan notes	3,180	381	424	72	1,269	560
60	Other liabilities for borrowed money 11	40,428	10,625	15,692	2,350	23,787	34,490
61	Other liabilities (including subordinated debt)	21,753	2,345	4,483	382	5,322	23,886
62	TOTAL LIABILITIES	168,803	44,217	40,292	17,883	88,107	299,061
63	Residual (Total assets less total liabilities) 13	17,306	3,767	3,915	1,347	6,560	31,764
MEMORANDA							
64	Total loans and leases, gross, adjusted, plus securities 14	147,959	41,481	34,892	15,933	80,802	265,196
65	Time deposits in amounts of \$100,000 or more	13,499	2,276	1,165	1,131	4,087	20,178